GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:525
ANSWERED ON:26.02.2016
MUDRA Scheme
Meghwal Shri Arjun Ram

Will the Minister of FINANCE be pleased to state:

(a) whether financial assistance under intervention named 'Sishu', 'Kishor' and 'Tarun' is provided under 'MUDRA' scheme;

(b) if so, the details thereof and the number of persons to whom financial assistance has been made available in these sectors after implementation of the said scheme;

(c) whether less financial assistance under 'Tarun' sector is made available by the banks under 'MUDRA' Scheme;

(d) if so, the reasons therefor; and

(e) the steps taken/being taken by the Government in this regard?

Answer

The Minister of State in Ministry of Finance

(a) Loans are extended under the Pradhan Mantri Mudra Yojana (PMMY), Scheme by banks and Micro Finance Institutions (MFIs) in three categories : -

Shishu(Loans upto Rs.50,000);

Kishore (Loans from Rs.50001 to Rs.5 lakh); and

Tarun (Loans from Rs.5 lakh to Rs.10 lakh).

(b) Till 12th February, 2016, the loans extended are as follows : -

Category	No. of borrowers
Shishu	2,50,54,052
Kishore	16,53,010
Tarun	2,93,566
Total	2,70,00,628

(c)The PMMY is a demand driven scheme, and all loans proposals are considered on commercial merits. Out of the total disbursement of Rs. 99,467 crore as on 12 February, 2016, Rs.21,119 crore is under Tarun Sector. This constitutes 21.23% of the total portfolio.

(d) & (e) Does not arise in view of (c) above.

****